

## Electronic Acknowledgement Receipt

<b>EFS ID:</b>	4709070
<b>Application Number:</b>	09802481
<b>International Application Number:</b>	
<b>Confirmation Number:</b>	5875
<b>Title of Invention:</b>	CUSTOMIZED CREDIT OFFER STRATEGY BASED ON TERMS SPECIFIED BY AN APPLICANT
<b>First Named Inventor/Applicant Name:</b>	Paul Willard
<b>Customer Number:</b>	32914
<b>Filer:</b>	Marc A. Hubbard/Pam Kerr
<b>Filer Authorized By:</b>	Marc A. Hubbard
<b>Attorney Docket Number:</b>	132538-1014
<b>Receipt Date:</b>	30-JAN-2009
<b>Filing Date:</b>	09-MAR-2001
<b>Time Stamp:</b>	15:53:40
<b>Application Type:</b>	Utility under 35 USC 111(a)

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Payment Type	Credit Card
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## File Listing:

Document Number	Document Description	File Name	File Size(Bytes)/ Message Digest	Multi Part /.zip	Pages (if appl.)
1	NPL Documents	NPLOAmailed09052007.pdf	408228	no	15
			e7f06bc4fc27485db364c403828819dc870d907		
Warnings:					
Information:					
2	NPL Documents	NPLOAmailed12122007.pdf	466025	no	12
			6063223ca7a7a155a1ba4c2534353896ed9030b41d		
Warnings:					
Information:					
3	NPL Documents	NPLOAmailed07212008.pdf	1106693	no	25
			a2999efefc5cd67d853aa72729483b666020ee015		
Warnings:					
Information:					
4	Fee Worksheet (PTO-06)	fee-info.pdf	30571	no	2
			d3d806acc6cfd4159f4fb4bdc28a7f0ec270b0		
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Total Files Size (in bytes):			2011517		

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### New Applications Under 35 U.S.C. 111

If a new application is being filed and the application includes the necessary components for a filing date (see 37 CFR 1.53(b)-(d) and MPEP 506), a Filing Receipt (37 CFR 1.54) will be issued in due course and the date shown on this Acknowledgement Receipt will establish the filing date of the application.

### National Stage of an International Application under 35 U.S.C. 371

If a timely submission is being filed and the international application is compliant with the conditions of 35 U.S.C. 371 and other applicable requirements a Form PCT/DO/EO/903 indicating acceptance of the application as a national stage submission under 35 U.S.C. 371 will be issued in addition to the Filing Receipt, in due course.

### New International Application Filed with the USPTO as a Receiving Office

If a new international application is being filed and the international application includes the necessary components for an international filing date (see PCT Article 11 and MPEP 1810), a Notification of the International Application Number and of the International Filing Date (Form PCT/RO/105) will be issued in due course, subject to prescriptions concerning national security, and the date shown on this Acknowledgement Receipt will establish the international filing date of the application.